

State of Washington
Office of Insurance Commissioner
2002 Washington Market Share and Loss Ratio
Line of Business: Homeowners Multiple Peril

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire And Cas Co	25143	IL	\$141,161	17.17%	\$135,153	\$79,881	59.10%
2	Farmers Ins Co Of WA	21644	WA	\$106,861	13.00%	\$98,864	\$50,847	51.43%
3	Safeco Ins Co Of Amer	24740	WA	\$94,399	11.48%	\$96,921	\$44,575	45.99%
4	Allstate Ins Co	19232	IL	\$80,911	9.84%	\$80,932	\$46,877	57.92%
5	Pemco Mut Ins Co	24341	WA	\$54,293	6.60%	\$51,773	\$30,835	59.56%
6	Mutual Of Enumclaw Ins Co	14761	WA	\$31,075	3.78%	\$29,788	\$16,516	55.44%
7	United Services Auto Assoc	25941	TX	\$28,691	3.49%	\$26,087	\$13,759	52.74%
8	Foremost Signature Ins Co	41513	MI	\$21,545	2.62%	\$20,125	\$9,508	47.24%
9	Allstate Ind Co	19240	IL	\$16,636	2.02%	\$10,591	\$7,838	74.01%
10	Hartford Ins Co Of The Midwest	37478	IN	\$15,292	1.86%	\$15,523	\$7,848	50.55%
11	USAA Cas Ins Co	25968	TX	\$15,043	1.83%	\$13,631	\$7,156	52.50%
12	Unigard Ind Co	25798	WA	\$12,830	1.56%	\$12,225	\$8,171	66.84%
13	Vigilant Ins Co	20397	NY	\$12,427	1.51%	\$11,312	\$5,575	49.28%
14	Glens Falls Ins Co	34622	DE	\$12,027	1.46%	\$11,713	\$5,691	48.59%
15	Metropolitan Property & Cas Ins Co	26298	RI	\$10,661	1.30%	\$9,961	\$3,087	30.99%
16	Country Mut Ins Co	20990	IL	\$10,501	1.28%	\$9,710	\$5,719	58.89%
17	Grange Ins Assn	22101	WA	\$10,151	1.23%	\$9,826	\$5,979	60.85%
18	Standard Fire Ins Co	19070	CT	\$9,009	1.10%	\$8,453	\$6,277	74.26%
19	Unigard Ins Co	25747	WA	\$8,686	1.06%	\$8,187	\$6,620	80.86%
20	Liberty Mut Fire Ins Co	23035	MA	\$7,089	0.86%	\$6,204	\$3,122	50.33%
21	Depositors Ins Co	42587	IA	\$6,818	0.83%	\$5,880	\$3,618	61.53%
22	Foremost Ins Co	11185	MI	\$6,746	0.82%	\$5,266	\$1,541	29.27%
23	North Pacific Ins Co	23892	OR	\$6,742	0.82%	\$6,605	\$5,177	78.38%
24	Nationwide Mut Fire Ins Co	23779	OH	\$6,022	0.73%	\$5,924	\$3,627	61.23%
25	Farmers Ins Exch	21652	CA	\$4,814	0.59%	\$4,541	\$1,395	30.73%
26	General Ins Co Of Amer	24732	WA	\$4,732	0.58%	\$3,763	\$2,546	67.65%
27	Amica Mut Ins Co	19976	RI	\$4,429	0.54%	\$4,034	\$2,493	61.80%
28	American Automobile Ins Co	21849	MO	\$4,128	0.50%	\$3,646	\$2,057	56.42%
29	First Natl Ins Co Of Amer	24724	WA	\$3,522	0.43%	\$2,349	\$1,036	44.09%
30	Foremost Property & Cas Ins Co	11800	MI	\$3,508	0.43%	\$3,262	\$1,338	41.03%
31	American Commerce Ins Co	19941	OH	\$3,432	0.42%	\$2,495	\$1,078	43.21%
32	Oregon Mut Ins Co	14907	OR	\$3,191	0.39%	\$3,160	\$2,691	85.17%
33	American Manufacturers Mut Ins Co	30562	IL	\$3,094	0.38%	\$2,739	\$556	20.29%
34	Property & Cas Ins Co Of Hartford	34690	IN	\$2,898	0.35%	\$1,731	\$1,434	82.83%
35	Rocky Mountain Fire & Cas Co	22128	WA	\$2,832	0.34%	\$2,599	\$2,354	90.54%
36	Amex Assur Co	27928	IL	\$2,717	0.33%	\$2,109	\$1,023	48.49%
37	Pioneer Ins Co	40312	MN	\$2,461	0.30%	\$2,860	\$1,584	55.37%
38	Travelers Ind Co Of Amer	25666	CT	\$2,446	0.30%	\$2,554	\$1,547	60.59%
39	Amco Ins Co	19100	IA	\$2,435	0.30%	\$691	\$213	30.83%
40	Prudential Prop & Cas Ins Co	32352	IN	\$2,323	0.28%	\$2,268	\$1,240	54.66%
All 139 Other Companies				\$43,502	5.29%	\$42,334	\$25,028	59.12%
Totals (Loss Ratio is average)				\$822,079	100.00%	\$777,790	\$429,458	55.22%

(1)Excluding all Loss Adjustment Expenses (LAE)